

**DECLARATION AND POWER OF ATTORNEY**Re Application of: **Peter J. Kight, William C. Kitchen, and Mark A. Johnson**

As below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next our names. We believe we are the original, first and sole inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled: **"Integrated Electronic Bill Presentment and Risk Based Payment,"** the specification of which:

☐ is attached hereto.☒ was filed on **December 1, 2003** as Application No. **10/608,548**

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. We do not know and do not believe that the same was ever known or used by others in the United States of America before our invention thereof, or patented or described in any printed publication in any country before our invention thereof or more than one year prior to the date of this application. We further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. We *understand that we have a duty of candor and good faith toward the Patent and Trademark Office*, and we acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

Application No.	Country	Filing Date	Priority Claimed Under 35 USC §119	
			YES	NO

We hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

Application No.	Country	Filing Date	Priority Claimed Under 35 USC §119	
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We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application No.	Country	Filing Date	Status: Patented, Pending, Abandoned
09/795,314	US	March 1, 2001	Pending

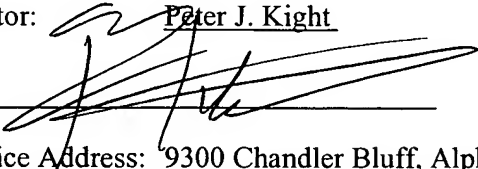
We further declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: We appoint the practitioners associated with Customer No. 29052, which currently includes:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. No. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198; Lei Fang – Reg. No. 44,676; Elizabeth A. Lester – Reg. No. 55,373

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Send correspondence to: **William R. Silverio, Esq.**
SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street, NE
Atlanta, GA 30309-3996
Direct telephone calls at (404) 853-8214

Full name of first inventor:	<u>Peter J. Kight</u>	Citizenship:	<u>USA</u>
Inventor's signature		Date:	<u>12/1/05</u>
Residence and Post Office Address: <u>9300 Chandler Bluff, Alpharetta, GA 30022</u>			

Full name of second inventor:	<u>William C. Kitchen</u>	Citizenship:	<u>USA</u>
Inventor's signature	_____	Date:	_____
Residence and Post Office Address: <u>383 Hickory Lane, Westerville, OH 43081</u>			

Full name of third inventor: Mark A. Johnson

Citizenship: USA

Inventor's signature 

Date: 12-2-05

Residence and Post Office Address: 705 Henley Fields Circle, Duluth, GA 30097

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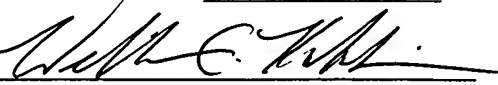
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Inventor's signature	_____	Date:	_____
Residence and Post Office Address: <u>9300 Chandler Bluff, Alpharetta, GA 30022</u>			

Full name of second inventor:	<u>William C. Kitchen</u>	Citizenship:	<u>USA</u>
Inventor's signature		Date:	<u>12/26/05</u>
Residence and Post Office Address: <u>383 Hickory Lane, Westerville, OH 43081</u>			

Full name of third inventor: Mark A. Johnson

Citizenship: USA

Inventor's signature _____

Date: _____

Residence and Post Office Address: 705 Henley Fields Circle, Duluth, GA 30097